UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In re:
James Adren Carter Jr.
S.S. No.: xxx-xx-4901
Mailing Address: 194 Sievers Road, Raeford, NC 28376-

Case No. 10-81946

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on October 26, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 9, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date:	9/22/10
Lastname-SS#:	Carter-4901

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

	Creditor Name	Sch D #	Description of Collateral
Retain	Hoke County Taxes	2	County Taxes

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

	Creditor Name	Sch D #	Arrearage Amount	(See †)
Retain	Hoke County Taxes	2		**
				**
				**
				**
				**
	Bank of America	1	$22,487	**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	None

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain	Bank of America	1	$1,494	N/A	n/a	$1,494.00	House & Lot
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain	None			5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS @ 100%

	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain	None			5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		$200
SECURED TAXES		**Secured Amt**
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		**Amount**
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		$4,715
CO-SIGN PROTECT (Pay 100%)	**Int.%**	**Payoff Amt**
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		**Amount****
DMI= None($0)		$5,831

PROPOSED CHAPTER 13 PLAN PAYMENT

$ **$2,171** per month for **60** months, then

$ N/A per month for N/A months.

Adequate Protection Payment Period: months.

Sch D # = The number of the secued debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Experian
P.O. Box 2002
Allen, TX 75013-2002

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

ADT Security Services
2515 Downing Road
Fayetteville, NC 28312-8225

AmeriFinancial Solutions
Post Office Box 7900
Sparks, MD 21152-7900

Ashley Carter
194 Sievers Road
Raeford, NC 28376

Bank of America
4060 Ogletown/Stanton Road
Newark, DE 19713

Bank of America Home Loans
Attn: Managing Agent
450 American Street
Simi Valley, CA 93065

Cape Fear Valley Health Systems
Post Office Box 788
Fayetteville, NC 28302

Ashley Carter
194 Sievers Road
Raeford, NC 28376

CFVHS ED Physicians
Post Office Box 16000
Durham, NC 27704-1000

Child of Amy Fields
c/o Amy Fields
15745 Widewater Drive
Dumfries, VA 22025

Child of Heather Carter
c/o Heather Carter
516 West McLean Street
Saint Pauls, NC 28384

Child of Regina Potter
c/o Regina Potter
627 Dogwood Lane
Raeford, NC 28376

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402-6140

Cumberland County CSE Agency
803-J Stamper Road
Fayetteville, NC 28303

Fayetteville Associates in
Laboratory Medicine, P. A.
Post Office Box 1479
Fayetteville, NC 28302-1479

Federal Housing Authority
Department of HUD
1500-401 Pine Croft Road
Greensboro, NC 27407

First Health of the Carolinas
Post Office Box 3000
Pinehurst, NC 28374

First Premier Bank
Post Office Box 5524
Sioux Falls, SD 57117-5524

First Premier Bank
601 South Minnesota Avenue
Sioux Falls, SD 57104

RMA/NCO Financial
2675 Breckinridge Boulevard
Duluth, GA 30096-4971

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

Southern Credit Adjusters
Post Office Box 2764
Rocky Mount, NC 27801-2764

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

Stern and Associates. PA
415 North Edgeworth Street
Suite #210
Greensboro, NC 27401

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Time Warner Cable
Attn: Collections
2505 Atlantic Avenue
Raleigh, NC 27604

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Professional Recovery Consultants
2700 Meridian Parkway Suite 200
Durham, NC 27713-2204

Receivale Solutions
4700 Forest Drive
Columbia, SC 29206-3119